

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Abdy & Kane, P.C.  
Timothy P. Kane, Esq. (TPK-9921)  
17 Furler Street  
Suite 3  
Totowa, New Jersey  
(973) 890-9090  
Attorney for Debtors



Order Filed on July 25, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Edwin Camacho  
Yahaira Camacho

Case No.: 24-18514

Adv. No.:

Hearing Date: July 23, 2025

Judge: JKS

**ORDER APPROVING SECOND MORTGAGE FROM SECRETARY OF HOUSING  
AND URBAN DEVELOPMENT AND ITS SUCCESSORS AND ASSIGNS ON  
PROPERTY COMMONLY KNOWN AS 132 CREST DRIVE, BELLEVILLE, NEW  
JERSEY**

The relief set forth on the following pages, numbered two (2) through \_\_\_\_\_ is

hereby **ORDERED**.

**DATED: July 25, 2025**

A handwritten signature in black ink, appearing to read "J K Sherwood", is written over a horizontal line.

Honorable John K. Sherwood  
United States Bankruptcy Court

Debtors: Edwin Camacho and Yahaira Camacho

Case No.: 24-18514-JKS

Caption of Order: Order Approving Second Mortgage on Property commonly known as 132 Crest Drive,  
Belleville, New Jersey 07109

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Upon the motion of the Debtors, Edwin Camacho and Yahaira Camacho, through their attorney, to obtain an Order to approve a New Jersey Partial Claims Secondary Note and New Jersey Mortgage, with the mortgagee/lender being identified as the Secretary of Housing and Urban Development and its successors and assigns, as a second mortgage against the premises commonly known as 132 Crest Drive, Belleville, New Jersey 07109, and for good cause shown,

IT IS ORDERED that the Debtors/Mortgagors, Edwin Camacho and Yahaira Camacho, are approved for said Second mortgage which is titled as New Jersey Mortgage, with the lender, the Secretary of Housing and Urban Development and its successors and assigns, dated April 17, 2025, in the total amount of \$15,351.33, which is secured against the property commonly known as 132 Crest Drive, Belleville, New Jersey 07109. Said second mortgage amount is the sum of money needed to bring the first Mortgagee current, post petition, due to missed post petition mortgage payments by the Debtors;

IT IS FURTHER ORDERED that the said second New Jersey Mortgage from the Secretary of Housing and Urban Development and its successors and assigns, will be subordinate to the Debtor's current first mortgage with Mortgage Electronic Registration Systems, Inc., which is serviced by M&T Bank and was taken out by the Debtors on or about July 2020;

IT IS FURTHER ORDERED that the New Jersey Partial Claims Secondary Note and New Jersey Mortgage, with the mortgage lender being identified as the Secretary of Housing and Urban Development and its successors and assigns, is due and payable, in full, on August 1, 2050;

IT IS FURTHER ORDERED that the Creditor/Lender of the Partial Claims Note and New Jersey Mortgage, from the Secretary of Housing and Urban Development and its successors and assigns, shall file an amended claim with the Bankruptcy Court for said Mortgage within 30 days of the entry of this Order;

IT IS FURTHER ORDERED that the Debtor shall file an amended "Schedule D" adding Secretary of Housing and Urban Development and its successors and assigns, as a Secured Creditor in this case, within 30 days of the entry of this Order;

IT IS FURTHER ORDERED that all of the unsecured creditors will be paid 100% of their timely filed proofs of claim as per the Debtor's Plan and the Court's Confirmation Order;

IT IS FURTHER ORDERED that the movant shall serve this Order on all of the Debtors and Creditors, the Trustee and all other parties who entered an appearance in this case.

In re:  
Edwin Camacho, Jr.  
Yahaira Camacho  
Debtors

Case No. 24-18514-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jul 25, 2025

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Edwin Camacho, Jr., Yahaira Camacho, 132 Crest Drive, Belleville, NJ 07109-2830

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 27, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jessica Ann Berry	on behalf of Creditor Teachers Federal Credit Union bankruptcy@gmlaw.com
Marie-Ann Greenberg	magecf@magtrustee.com
Timothy P. Kane	on behalf of Joint Debtor Yahaira Camacho bankruptcy@abdykane.com
Timothy P. Kane	on behalf of Debtor Edwin Camacho Jr. bankruptcy@abdykane.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-2

User: admin

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Date Rcvd: Jul 25, 2025

Form ID: pdf903

Total Noticed: 1

TOTAL: 6